

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation
Petitioner

v

Joel Carter
Respondent

Enforcement Case No. 07-5458

For the Petitioner:

Joel Carter



For the Respondent:

Marlon Roberts
Office of Financial and Insurance
Regulation
P.O. Box 30220
Lansing, MI 48909-7720

Issued and entered
this 17th day of April 2009
by Ken Ross
Commissioner

FINAL DECISION

On October 6, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond. Hearing was scheduled for December 1, 2008. On the hearing date, Respondent did not appear.

Petitioner moved for a default judgment which was granted by the administrative law judge pursuant to Section 72(1) of the Administrative Procedures Act, MCL 24.272(1).

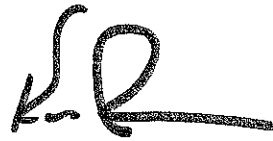
The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the Respondent is prohibited from being employed by, an agent of, or an executive of a licensee under the Deferred Presentment Service Transactions Act, MCL 487.2121, *et seq.*

A handwritten signature in black ink, appearing to be 'KR' followed by a horizontal line.

Ken Ross
Commissioner